

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Robert B. Bannon  
 Debtor

Case No. 17-15757-elf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: John  
 Form ID: pdf900

Page 1 of 1  
 Total Noticed: 8

Date Rcvd: Jan 02, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 04, 2018.

db	+Robert B. Bannon, 1557 Gibson Road, Bensalem, PA 19020-3007
cr	Bucks County Tax Claim Bureau, c/o John A. Torrente, Esquire, Bucks County Courthouse, Broad and Court Streets, Doylestown, PA 18901
13981444	+JPMORGAN CHASE BANK, N.A., c/o MATTEO SAMUEL WEINER, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14028861	+JPMorgan Chase Bank, National Association, c/o Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: bankruptcy@phila.gov Jan 03 2018 01:01:35 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 03 2018 01:01:12 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 03 2018 01:01:27 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr	+E-mail/PDF: gecsed@recoverycorp.com Jan 03 2018 01:02:49 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 4

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 04, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 2, 2018 at the address(es) listed below:

BRAD J. SADEK	on behalf of Debtor Robert B. Bannon	bradsadek@gmail.com
JOHN A. TORRENTE	on behalf of Creditor Bucks County Tax Claim Bureau	jtorrente@begleycarlin.com
KEVIN G. MCDONALD	on behalf of Creditor JPMORGAN CHASE BANK, N.A.	KMcDonald@blankrome.com
MATTEO SAMUEL WEINER	on behalf of Creditor JPMORGAN CHASE BANK, N.A.	bkgroup@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov	
WILLIAM C. MILLER, Esq.	ecfemails@ph13trustee.com,	philaecf@gmail.com

TOTAL: 6

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Robert B. Bannon

Debtor

JPMorgan Chase Bank, N.A.

Movant

vs.

Robert B. Bannon

Debtor

Kathleen Bannon

Co-Debtor

William C. Miller, Esq.

Trustee

CHAPTER 13

NO. 17-15757 ELF

11 U.S.C. Section 362 and 1301

**STIPULATION**

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by Movant on the Debtors' residence is **\$3,196.12**, which breaks down as follows;

Post-Petition Payments: September 15, 2017 in the amount of \$794.99, October 15, 2017 in the amount of \$823.93, November 15, 2017 in the amount of \$798.35, and December 15, 2017 in the amount of \$811.15

Suspense Balance from Payment Change: \$32.30

**Total Post-Petition Arrears \$3,196.12**

2. The Debtor(s) shall cure said arrearages in the following manner;

a). Within thirty (30) days of the filing of this Stipulation, Debtor(s) shall file an Amended Chapter 13 Plan to include post-petition arrears of \$3,196.12 in addition to the pre-petition arrearage total of \$3,152.47 as set forth in Movant's Proof of Claim filed December 15, 2017;

b). Movant shall file an Amended or Supplemental Proof of Claim to include the post-petition arrears of \$3,196.12 along with pre-petition arrears for a total amended arrearage claim of \$6,348.59;

c). The 410A Proof of Claim form shall not be required for this Amended or Supplemental Proof of Claim.

3. Beginning with the January 15, 2018 post-petition payment and each regular monthly payment thereafter, Debtor(s) shall pay to Movant the regular ongoing monthly mortgage

payment on or before the fifteenth (15<sup>th</sup>) day of each month in the amount set forth according to the Notices of Mortgage Payment Change filed by Movant for this HELOC loan.

4. Should Debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

5. In the event Debtor(s) fail to timely amend the Chapter 13 Plan in accordance with the terms set forth under Section 2 above and/or in the event the payments under Section 3 above are not tendered pursuant to the terms of this stipulation, Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and Debtor(s) may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, Movant may file a Certification of Default with the Court and the Court shall enter an Order granting Movant immediate relief from the automatic stay and waiving the stay provided by Bankruptcy Rule 4001(a)(3).

6. If the case is converted to Chapter 7, Movant shall file a Certification of Default with the court and the court shall enter an order granting Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: December 15, 2017

/s/ Kevin G. McDonald, Esquire  
Kevin G. McDonald, Esquire  
Attorney for Movant

Date: 12/27/17

Brad J. Sadek, Esq.  
Attorney for Debtor(s)

Date: 12/28/2017

William C. Miller, Esq.  
Chapter 13 Trustee

*\*without prejudice to any  
trustee rights or remedies*

**ORDER**

**NO OBJECTION**

Approved by the Court this 2nd day of January 2018, . However, the court  
retains discretion regarding entry of any further order.



**ERIC L. FRANK**  
**CHIEF U.S. BANKRUPTCY JUDGE**